

CASE STUDY 1 – DEPENDENT STUDENT

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)’

Student A will be studying at a university and living in rented accommodation during term-time.

His course will last for **42 weeks** in the 2018/19 academic year.

He has been classed as a **Dependent Student** and his parents have chosen to declare their income in order for him to be assessed for the NHS Bursary award.

His parents’ total **gross income** for tax year 2017/18 was **£35,000**.

How much bursary will Student A receive in 2018/19?

1) Maximum NHS Bursary available to Student A before means testing:

- a) Basic Award at the ‘Elsewhere’ rate: **£2,643**
- b) Extra Weeks Allowance: £84 x 12 additional weeks over 30 weeks = **£1,008**
- c) Maximum basic award available before means testing: **£2,643 + £1,008 = £3,651**

2) Parents’ joint declared gross income is £35,000 (tax year 2017/18):

Parental contribution on residual income of **£35,000**:

$$\mathbf{£35,000} - £24,279 / £9.50 + £45 = \mathbf{£1,173}$$

3) Student A’s actual NHS Bursary entitlement:

- a) Maximum basic award: **£3,651** less parental contribution of **£1,173** = **£2,478**
- b) + Non-means tested grant: **£1,000**

Total NHS Bursary award for Student A 2018/19: £2,478 + £1,000 = £3,478

CASE STUDY 2 – INDEPENDENT STUDENT & MARRIED

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)’

Student B will be studying at a university and living with her spouse.

Her course will last for **40 weeks** in the 2018/19 academic year.

She has been classed as an **Independent Student** and her spouse has chosen to declare their income in order for her to be assessed for the NHS bursary award.

Her spouse’s **gross income** for the tax year 2017/18 was **£35,000**.

How much bursary will Student B receive in 2018/19?

1) Maximum NHS Bursary available to Student B before means testing:

- a) Basic Award at the ‘Elsewhere’ rate: **£2,643**
- b) Extra Weeks Allowance: £84 x 10 additional weeks over 30 weeks = **£840**
- c) Maximum basic award available before means testing: **£2,643 + £840 = £3,483**

2) Spouse’s gross income is £35,000 (tax year 2017/18):

Spouse contribution on residual income of **£35,000**:

$$\mathbf{£35,000} - £24,279 / £9.50 + £45 = \mathbf{£1,173}$$

3) Student B’s actual NHS Bursary entitlement:

- a) Maximum basic award: **£3,483** less spouse’s contribution of **£1,173** = **£2,310**
- b) + Non-means tested grant: **£1,000**

Total NHS Bursary award for Student B 2018/19: **£2,310 + £1,000 = £3,310**

CASE STUDY 3 – DEPENDANTS ALLOWANCE AND PARENT LEARNING ALLOWANCE

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)’

Student C has a **spouse** who is working full-time and **three dependent children**.

The student attends a **full-time** NHS funded course and has applied for Dependants Allowance, Parent Learning Allowance and Childcare Allowance.

Spouse’s **gross income** was **£18,500** in the 2017/18 tax year.

His **expenses** in the same tax year (for Dependants Allowance) totalled **£9,691**.

How much Dependants and Parent Learning Allowances will Student C be entitled to for the 2018/19 academic year?

1) Income and expenses for tax year 2017/18

a) Gross income of spouse before tax: **£18,500**

b) Expenses:

Income Tax = £3,740

National Insurance contributions = £551

Rent = £5,400

Total expenses: £9,691

2) Maximum Dependants Allowance before means testing:

Spouse = £2,448

3 children (at £549 per child) = £1,647

Total maximum £4,095

3) Disregard of income:

For each dependant (includes spouse but not student) = £1,000 each

Total disregards for spouse and three children = £4,000

4) Residual income calculation:

Gross income (**£18,500**) **less** total expenses (**£9,691**) **less** total income disregards (**£4,000**)
= £4,809

Residual income: £4,809

5) Dependants Allowance entitlement

Maximum Dependants Allowance of **£4,095 less** residual income of **£4,809** equals **-£714**.

Because the **-£714** represents 'excess residual income', the Dependants Allowance entitlement will be: **£0.00**.

6) Remaining residual income (from the Dependants Allowance calculation)

£714

7) Maximum Parent Learning Allowance (before means testing)

£1,204

8) Parent Learning Allowance (PLA) entitlement:

PLA at **£1,204 less** remaining residual income of **£714 = £490**

Actual PLA entitlement for Student C = £490

The student can now apply for the Childcare Allowance and receive the full 85% (or the capped maximum amount) of her annual costs as the remaining residual income has been absorbed by the PLA.

CASE STUDY 4 – DEPENDENT STUDENT

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Student A will be studying at a university and living in rented accommodation during term-time.

His course will last for **42 weeks** in the 2018/19 academic year.

He has been classed as a **Dependent Student** and his parents have chosen to declare their income in order for him to be assessed for the NHS Bursary award.

His parents' total **gross income** for tax year 2017/18 was **£24,000**.

How much bursary will Student A receive in 2018/19?

1) Maximum NHS Bursary available to Student A before means testing:

d) Basic Award at the 'Elsewhere' rate: **£2,643**

e) Extra Weeks Allowance: £84 x 12 additional weeks over 30 weeks = **£1,008**

f) Maximum basic award available before means testing: **£2,643 + £1,008 = £3,651**

2) Parents' joint declared gross income is £24,000 (tax year 2017/18):

Parental contribution on residual income of **£24,000**:

£24,000 - £24,279 / £9.50 + £45 = £0

3) Student A's actual NHS Bursary entitlement:

a) Maximum basic award: **£3,651** less parental contribution of **£0** = **£3,651**

c) + Non-means tested grant: **£1,000**

Total NHS Bursary award for Student A 2018/19: £3,651 + £1,000 = £4,651